

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Newport News Division**

In re: MICHAEL P. SOWATSKEY
MICHELE F. SOWATSKEY

Chapter 13
Case No.: 14-51290-SCS

Debtors

SSN: XXX-XX-2457, SSN: XXX-XX-9708

MOTION AND NOTICE TO ALLOW CLAIMS

This pleading is being served by means of first class mail postage pre-paid on all creditors and parties in interest. It contains important information, and should be reviewed by you. Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.) According to the records of Michael P. Cotter, Standing Chapter 13 Trustee, the creditors set out below have filed claims seeking distribution from the estate. Each of the claims will be allowed as recited below unless on or before twenty-one (21) days following the date of this Notice, a party in interest objects pursuant to the applicable provisions of the Bankruptcy Code and Federal Rules of Bankruptcy Procedure. Upon expiration of the twenty-one (21) day period, an Order will be presented to the Court granting the Motion. You will not receive a copy of the Order, but may review it at the Bankruptcy Court Clerk's Office during business hours. You may also obtain a copy of the Order from the Chapter 13 Trustee. The name, address, and other pertinent information regarding the claims follows.

Clm#	Creditor Name/Address	Date Filed	Claim Amt	% Allowed	% Interest	Type
1	NCO FINANCIAL SYSTEMS INC PO BOX 4275 NORCROSS, GA 30091	Sep 26, 2014	256.23	Pro Rata	0.00 "No Interest"	Unsecured
2	FIFTH THIRD BANK PO BOX 637640 CINCINNATI, OH 45263-7640	Sep 30, 2014	.00		0.00 "No Interest"	OUTSIDE
3	STERLING JEWELERS INC dba KAY JEWELERS BUCKLEY KING LPA 600 SUPERIOR AVENUE EAST, STE 1400 CLEVELAND, OH 44114	Oct 02, 2014	466.11	Pro Rata	24.99	Secured (INT)
4	TD BANK USA, NA C/O WEINSTEIN, PINSON & RILEY, P.S. PO BOX 3978 SEATTLE, WA 98124-3978	Oct 17, 2014	670.92	Pro Rata	0.00 "No Interest"	Unsecured
5	KIA MOTOR FINANCE COMPANY PO BOX 20825 FOUNTAIN VALLEY, CA 92728	Oct 24, 2014	17,553.57	Pro Rata	4.25	Secured VEHICLE (
6	ARMY & AIR FORCE EXCHANGE SERVICES C/O BASS & ASSOCIATES, P.C 3936 E FT. LOWELL ROAD SUITE 200 TUCSON, AZ 85712	Oct 29, 2014	2,852.12	Pro Rata	0.00 "No Interest"	Unsecured

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Michael P. Cotter VSB No. 19526
Chapter 13 Standing Trustee
870 Greenbrier Circle, Suite 402
Chesapeake, VA 23320
(757) 961-3000

Clm#	Creditor Name/Address	Date Filed	Claim Amt	% Allowed	% Interest	Type
7	QUANTUM3 GROUP LLC FOR COMENITY BANK PO BOX 788 KIRKLAND, WA 98083-0788	Nov 12, 2014	460.60	Pro Rata	0.00 "No Interest"	Unsecured
8	QUANTUM3 GROUP LLC FOR COMENITY BANK PO BOX 788 KIRKLAND, WA 98083-0788	Nov 12, 2014	114.85	Pro Rata	0.00 "No Interest"	Unsecured
9	QUANTUM3 GROUP LLC FOR COMENITY BANK PO BOX 788 KIRKLAND, WA 98083-0788	Nov 14, 2014	1,102.74	Pro Rata	0.00 "No Interest"	Unsecured
10	USAA FEDERAL SAVINGS BANK LLC C/O WEINSTEIN, PINSON & RILEY, P.S. PO BOX 3978 SEATTLE, WA 98124-3978	Dec 26, 2014	20,625.28	Pro Rata	4.25	Secured VEHICLE (
11	WELLS FARGO FINANCIAL PO BOX 660431 DALLAS, TX 75266-0431	Nov 28, 2014	6,172.51	Pro Rata	0.00 "No Interest"	Unsecured
12	PORTFOLIO RECOVERY ASSOCIATES PO BOX 12914 NORFOLK, VA 23541	Dec 18, 2014	2,876.27	Pro Rata	0.00 "No Interest"	Unsecured
13	CERASTES LLC C/O WEINSTEIN, PINSON & RILEY, P.S. PO BOX 3978 SEATTLE, WA 98124-3978	Dec 26, 2014	741.00	Pro Rata	0.00 "No Interest"	Unsecured
14	CERASTES LLC C/O WEINSTEIN, PINSON & RILEY, P.S. PO BOX 3978 SEATTLE, WA 98124-3978	Dec 26, 2014	6,653.62	Pro Rata	0.00 "No Interest"	Unsecured
15	CAPITAL RECOVERY V, LLC C/O RECOVERY MANAGEMENT SYSTEMS COR 25 SE 2ND AVENUE SUITE 1120 MIAMI, FL 33131-1605	Dec 28, 2014	124.05	Pro Rata	0.00 "No Interest"	Unsecured
16	CITIBANK, NA PAYMENT CENTER 4740 121ST ST URBANDALE, IA 50323	Jan 06, 2015	3,221.18	Pro Rata	0.00 "No Interest"	Unsecured
17	PORTFOLIO RECOVERY ASSOCIATES PO BOX 12914 NORFOLK, VA 23541	Jan 09, 2015	583.60	Pro Rata	0.00 "No Interest"	Unsecured
18	LVNV FUNDING LLC ASSIGNEE OF FNBM LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Jan 12, 2015	1,407.80	Pro Rata	0.00 "No Interest"	Unsecured
	Bank of America P O Box 15019 Wilmington, DE 19886		.00 "Claim Not Filed"	Pro Rata	0.00 "No Interest"	Unsecured

Clm#	Creditor Name/Address	Date Filed	Claim Amt	% Allowed	% Interest	Type
	CARDMEMBER SERVICES PO BOX 15153 WILMINGTON, DE 19886-5153		.00 "Claim Not Filed"	Pro Rata	0.00 "No Interest"	Unsecured
	CARDMEMBER SERVICES PO BOX 15153 WILMINGTON, DE 19886-5153		.00 "Claim Not Filed"	Pro Rata	0.00 "No Interest"	Unsecured
	MICHELE F. SOWATSKY 217 UPLAND DRIVE HAMPTON, VA 23666		.00 "Claim Not Filed"	Pro Rata	0.00 "No Interest"	NOTICE ONLY
	VIRGINIA EMPLOYMENT COMMISSION PO BOX 316 RICHMOND, VA 23202		.00 "Claim Not Filed"	Pro Rata	0.00 "No Interest"	Unsecured

Total Claims Filed: 17

WHEREFORE, your Trustee prays that those claims which have been filed be deemed allowed for the purpose of distribution indicated above.

DATED: Monday, July 6, 2015

/s/ Michael P. Cotter

Michael P. Cotter
Chapter 13 Standing Trustee

14-51290-SCS

Certificate of Service

I hereby certify that on July 06, 2015, I have transmitted a true copy of the foregoing Notice and Motion to Allow Claims with the clerk using the CM/ECF system, which will then send electronic notification of such filing to SHANNA C. HARRIS, ESQUIRE, counsel for the Debtors, and that a true copy was mailed, first-class mail, postage prepaid to the Debtors, MICHAEL P. SOWATSKEY and MICHELE F. SOWATSKEY, 217 UPLAND DRIVE, HAMPTON, VA, 23666, and to all creditors listed in the Motion.

/s/ Michael P. Cotter

Michael P. Cotter
Chapter 13 Standing Trustee

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Newport News Division**

In re: MICHAEL P. SOWATSKEY
MICHELE F. SOWATSKEY

Chapter 13
Case No.: 14-51290-SCS

Debtors

SSN: XXX-XX-2457, SSN: XXX-XX-9708

ORDER APPROVING CLAIMS

Upon the Motion to Allow Claims, no adverse interest appearing, the Court finds that the matters stated therein are true and, that;

Pursuant to 11 U.S.C. 502(a) the claims which have been filed as recited in said motion are deemed allowed unless objection is made by the parties receiving the motion; it is therefore,

ORDERED, that within five (5) days, a copy of this order and of the annexed motion be mailed to the Debtors and to the Debtors' attorney of record, and that the Debtors be given thirty days from the date of this order within which to examine the proofs of claim and to file a written objection to any claim which may be improper. The absence of a timely written objection will be deemed an approval by the Debtors of the claims as recited in the Motion. Following entry of this Order, any creditor may file an amended claim to reduce the amount claimed. Any amended claim purporting to increase the amount of any claim allowed by this Order shall be allowed only upon separate order of the Court. Any claim not filed as of the date of the entry of this Order shall not be allowed, except upon further order of the Court. Any objection to claim filed after entry of this Order shall make specific reference to this Order, in plain language, so as to advise any creditor or other effected party that the provisions of this Order, as they relate to that specific claim or claims, will be changed if the objection to claim is sustained.

The Clerk shall send a copy of this Order to Michael P. Cotter, Chapter 13 Trustee, 870 Greenbrier Circle, Suite 402 Chesapeake, 23320, the attorney for the Debtors and the Debtors.

Dated: _____

Judge

Entry of Judgement or Order

Michael P. Cotter VSB No. 19526
Chapter 13 Standing Trustee
870 Greenbrier Circle, Suite 402
Chesapeake, VA 23320
(757) 961-3000